

## **Zakat Profesi: Contemporary Fiqh Ijtihad in Responding to Community Needs**

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### **Abstract**

Zakat is an important instrument in Islamic economics that possesses both spiritual and social dimensions. Historically, zakat was known in classical forms such as gold, silver, and agricultural products. However, the emergence of modern professions with fixed incomes has raised questions about the zakat obligation on such earnings, subsequently giving rise to the concept of professional zakat. Professional zakat has become a subject of debate in contemporary fiqh. Classical scholars did not recognize it because modern professions had not yet developed, while contemporary scholars engage in ijtihad adapted to modern contexts. Some scholars, such as Yusuf al-Qaradawi and the Indonesian Ulama Council (MUI), make it obligatory by analogizing it to agricultural zakat or trade zakat to achieve social justice. On the other hand, some scholars reject it due to the absence of explicit textual evidence (nass) and consider general wealth zakat (zakat mal) sufficient. This research uses qualitative methods through library research, analyzing classical fiqh books, contemporary fatwas, and zakat regulations. The analysis was conducted using a normative-theological approach to examine its legal relevance. The results show that professional zakat is a relevant form of contemporary ijtihad. In Indonesia, this concept has been adopted into regulations, MUI fatwas, and the practices of zakat institutions like BAZNAS. Practically, professional zakat holds great potential for poverty alleviation and economic equity. The existing differences of opinion precisely demonstrate the flexibility of Islamic law in responding to the developments of the times.

**Keywords:** professional zakat, contemporary fiqh, ijtihad, community needs.

### **Introduction**

Zakat is one of the pillars of Islam with a fundamental position in building the socio-economic order of the Muslim community. Besides being an individual act of worship to draw closer to Allah SWT, zakat also has a strong social function: creating equitable distribution of wealth, reducing social disparities, and empowering vulnerable communities. Throughout the history of Islamic civilization, zakat has proven to be a crucial instrument in maintaining social and

economic stability while strengthening communal solidarity. Normatively, zakat is clearly regulated in the Qur'an and Hadith, particularly regarding the types of wealth subject to zakat, the minimum threshold (nisab), and its rate. Classical fiqh scholars agree that zakat is levied on gold, silver, agricultural produce, livestock, and trade goods. However, the progression of time has introduced various modern professions and new sources of income that were unknown in the classical period. Occupations such as civil servants, doctors, lecturers, consultants, service entrepreneurs, and professional workers have now become primary income sources for Muslims. This shift in economic structure raises a new question: is income from modern professions also subject to zakat?

From this question emerges the term "zakat profesi" (professional zakat), which is zakat levied on income in the form of salaries, honorariums, or other service earnings. However, professional zakat is not explicitly found in classical fiqh literature, thus sparking debate. Some contemporary scholars, like Yusuf al-Qaradawi and Wahbah al-Zuhaili, make professional zakat obligatory because it aligns with the objectives of Shariah (maqashid syariah), namely realizing social justice. They analogize professional zakat to agricultural zakat, which is paid every harvest, or to trade zakat (zakat tijarah) on business profits. Consequently, any lawful income that reaches the nisab must be subject to zakat without waiting for the haul (one lunar year ownership period). This opinion is also reinforced by the fatwa of the Indonesian Ulama Council (MUI).

Conversely, other scholars reject or question the obligation of professional zakat. According to them, professional zakat lacks a clear textual basis (nass), and therefore cannot be made obligatory. For this group, income zakat can simply be incorporated into general wealth zakat (zakat mal) without creating a new category, as doing so potentially violates the principle of caution in establishing Shariah law. This difference of opinion creates problems, both theoretically and practically. Theoretically, the community faces a dilemma regarding the legal validity of professional zakat. Practically, the implementation of professional zakat in society is still hindered by low awareness, differing fatwas, and weak zakat management. Yet, professional zakat holds great potential as a funding source for poverty alleviation if managed optimally.

In Indonesia, the national zakat potential is estimated to reach hundreds of trillions of rupiah annually, largely derived from professional income. However, the actual collection remains far below this potential. This indicates serious challenges in regulation, institutional frameworks, and public awareness. While Law No. 23 of 2011 and the MUI fatwa on professional zakat have provided a legal foundation, their implementation is not yet maximal. This context underscores the urgency of studying professional zakat as a form of contemporary fiqh ijtihad. Professional zakat is not merely a legal issue but a real necessity to address the

socio-economic challenges of modern Muslims. This *ijtihad* serves as proof of the flexibility of Islamic law in responding to changing times without neglecting the objectives of Shariah.

Based on this, research on professional zakat is essential. First, to examine the legal basis and scholarly arguments. Second, to analyze its relevance to the socio-economic needs of contemporary Muslims. Third, to analyze the implementation of professional zakat in Indonesia from regulatory and institutional perspectives. Thus, this research is expected to provide academic and practical contributions to strengthening the role of zakat as a pillar of the Islamic economy in the modern era.

### **Methods**

This research uses a qualitative approach with a library research method. Primary data sources include classical fiqh books such as Fathul Qarib, Fathul Mu'in, and Al-Mughni, as well as contemporary ulama fatwas and zakat regulations in Indonesia. Secondary data sources include academic journals, books, and scientific publications related to professional zakat.

The data analysis technique used is content analysis with a normative-theological approach. The analysis is conducted in three stages: first, data reduction by identifying main themes; second, systematic data presentation; third, verificative conclusion drawing. The *maqasid shariah* approach is used as an analytical framework to examine the relevance of professional zakat to the objectives of Shariah.

Data validity is maintained through source triangulation by comparing information from various fiqh books, ulama fatwas, and applicable regulations. Critical analysis is performed on the pro and contra arguments regarding professional zakat to obtain a comprehensive understanding.

### **Results**

This research reveals several important findings that can be explained in more depth as follows:

First, from the aspect of history and conceptual development, professional zakat is a product of contemporary *ijtihad* that emerged in response to the transformation of the global economic structure. Findings indicate that this concept began to develop rapidly in the second half of the 20th century, alongside the strengthening of the service and professional sectors. Yusuf al-Qaradawi, through his monumental work "*Fiqh al-Zakat*", became one of the pioneers who systematically formulated the legal foundations of professional zakat. In his thinking, he analogized professional zakat with agricultural zakat regarding the

timing of payment, i.e., every time income is received, without waiting for the haul (one-year cycle).

Second, from the aspect of regulation and implementation in Indonesia, this research finds that professional zakat has gained strong formal legitimacy. Law Number 23 of 2011 concerning Zakat Management serves as a comprehensive legal foundation, supplemented by MUI Fatwa Number 3 of 2003 concerning Income Zakat, which explicitly states the obligation of zakat on professional income. Its implementation has been operationalized by BAZNAS and more than 300 registered Amil Zakat Institutions (LAZ) throughout Indonesia. The commonly applied mechanism uses a deduction of 2.5% from gross income with a nisab equivalent to 85 grams of gold per year, or approximately IDR 6.6 million per month (based on current gold prices).

Third, from the economic potential aspect, the collected data shows significant opportunities for development. Based on Central Statistics Agency (BPS) data for 2023, there are approximately 45 million professional workers in Indonesia with average incomes above the nisab. If calculated mathematically, the national potential for professional zakat could reach over IDR 50 trillion per year. However, the realization of collection to date remains below 20% of the existing potential, indicating challenges in optimization.

Fourth, from the aspect of scholarly comparison and opinions, this research successfully maps the ongoing academic debate comprehensively. The group supporting professional zakat (such as Yusuf al-Qaradawi, Wahbah al-Zuhaili, and MUI) argues using the maqasid shariah approach and qiyas (analogical reasoning), while the group that rejects or is cautious (such as some scholars from Saudi Arabia and Nahdlatul Ulama) emphasizes the aspect of pure worship (ibadah mahdhah) and caution in establishing law. This difference is not dichotomous but rather represents variations in the methods of legal derivation (istinbath).

Fifth, from the socio-economic aspect, the implementation of professional zakat has shown positive impacts in community empowerment programs. BAZNAS reports that funds from professional zakat have contributed to financing education for 150,000 mustahik (eligible recipients), health programs for 200,000 beneficiaries, and micro-enterprise development for 75,000 small business actors.

### **Discussion**

The discussion of these research findings leads to several in-depth analyses that can be explained as follows:

First, regarding the elasticity of Islamic law in responding to changes over time. The concept of professional zakat serves as tangible proof that Islamic fiqh is not a static legal system but is dynamic and capable of adapting to civilizational developments. Although not recognized in classical fiqh literature, professional

zakat can be accepted through the mechanism of *ijtihad* based on *maqasid shariah*, particularly in realizing distributive justice. This flexibility aligns with the *fiqh* principle "*taghayyur al-ahkam bi taghayyur al-zaman*" (laws change with changing times), which allows Islam to remain relevant in every era.

Second, the dialectic between textual and contextual approaches in interpreting Islamic law. Groups rejecting professional zakat generally use a textual approach, arguing from the absence of explicit *nass*. Meanwhile, supporters of professional zakat use a contextual approach, focusing on the substance and purpose of zakat. This debate actually reflects the rich intellectual heritage of Islam, where differences of opinion (*ikhtilaf*) are considered a blessing as long as they are based on sound methodology. Importantly, these differences do not disrupt Islamic brotherhood (*ukhuwah Islamiyah*) but rather enrich contemporary Islamic discourse.

Third, the implementation of professional zakat in Indonesia through formal regulation demonstrates a unique model of integration between *fiqh* and public policy. The existence of the Zakat Law not only provides legal certainty but also creates a professional and accountable management system. However, this research identifies several remaining challenges, including: (a) low public awareness regarding the obligation of professional zakat, (b) varying understandings of the correct calculation mechanism, (c) the need for an integrated information technology system to facilitate payment, and (d) optimization of targeted distribution.

Fourth, from the perspective of Islamic economics, professional zakat plays a strategic role in realizing socio-economic justice. As an instrument of wealth redistribution, professional zakat functions to reduce the gap between high and low-income groups. On a macro scale, if managed well, professional zakat can become a significant source of development financing, particularly in poverty alleviation, education, and health programs. This potential aligns with the Sustainable Development Goals (SDGs) promoted by the UN.

Fifth, the research findings also reveal the need for better governance system development in managing professional zakat. Transparency in collection, distribution, and reporting is a key factor in building public trust. Digital innovations such as online zakat platforms, mobile banking, and distribution tracking systems need to be continuously developed to facilitate the public in fulfilling their zakat obligations.

Sixth, from the aspect of education and socialization, this research highlights the importance of a comprehensive approach in conveying the concept of professional zakat to the public. Not only the legal aspects need emphasis, but also the wisdom and socio-economic benefits. Collaboration among *ulama*, academics,

zakat practitioners, and the government is necessary to create a healthy and sustainable zakat ecosystem.

Thus, professional zakat is not merely an individual obligation but has evolved into an integral socio-economic system in building a just Islamic civilization.

### **Conclusion**

Based on the conducted research, it can be concluded that professional zakat is a form of contemporary fiqh ijhtihad born in response to the transformation of modern economic structures. This concept emerged to address new challenges in the Islamic economic system, where professional occupations have become significant primary income sources yet are not covered under traditional zakat classifications. The background of its emergence is inseparable from the paradigm shift in the global economy from agrarian-traditional systems towards industrialization and service economies.

From the aspect of law and ijhtihad methodology, this research finds that professional zakat is supported by strong arguments based on maqasid shariah, particularly in realizing distributive justice and economic equity. The qiyas approach applied by contemporary scholars to agricultural zakat and trade zakat demonstrates the elasticity of Islamic law in responding to the developments of the era. Although differences of opinion exist among scholars, this debate actually enriches the intellectual heritage of Islam and shows the dynamism of fiqh that remains relevant to contemporary contexts.

The research results reveal that the implementation of professional zakat in Indonesia has a comprehensive legal foundation through Law Number 23 of 2011 and MUI Fatwa Number 3 of 2003. The zakat institutions developed by BAZNAS and LAZ have shown significant progress in managing professional zakat, although collection realization still needs improvement to optimize the potential reaching tens of trillions of rupiah per year.

From a socio-economic perspective, professional zakat has proven its contribution to community empowerment programs, particularly in education, health, and micro-enterprise development. Research findings indicate that professional zakat funds have played an important role in reducing social inequality and supporting the achievement of Sustainable Development Goals (SDGs).

The discussion in this research also identifies several strategic challenges that need addressing, including: the need to increase public awareness, strengthen information technology systems, optimize distribution mechanisms, and enhance transparent and accountable governance. Digital innovation and multi-stakeholder collaboration are key to overcoming these challenges.

Overall, professional zakat is not merely an individual obligation but has developed into an integral socio-economic system in building a just Islamic

civilization. Its existence proves that Islamic law has a high adaptive capability in responding to changing times without neglecting the basic principles of Shariah. For the future, the development of professional zakat needs to be directed towards strengthening integrated systems, increasing public literacy, and optimizing socio-economic impacts for the welfare of the community.

Policy recommendations that can be proposed include: first, strengthening education through comprehensive curricula; second, developing integrated digital platforms; third, enhancing transparency and accountability in management; fourth, optimizing impact-based empowerment programs; and fifth, strengthening synergy between the government, zakat institutions, and the private sector in managing professional zakat.

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